

**EXHIBIT A**

12-20-16 @ 135

SUM-100

**SUMMONS  
(CITACION JUDICIAL)****NOTICE TO DEFENDANT:  
(AVISO AL DEMANDADO):****EXPERIAN INFORMATION SOLUTIONS, INC.; DOES 1-10  
inclusive****YOU ARE BEING SUED BY PLAINTIFF:  
(LO ESTÁ DEMANDANDO EL DEMANDANTE):****AKRAM CHAHIN and JACKELYN YOU**FOR COURT USE ONLY  
(SOLO PARA USO DE LA CORTE)**ELECTRONICALLY FILED**  
Superior Court of California,  
County of Orange

12/19/2016 at 02:03:37 PM

Clerk of the Superior Court  
By Justin Mills, Deputy Clerk**NOTICE!** You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://www.courtinfo.ca.gov/selfhelp)), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site ([www.lawhelpcalifornia.org](http://www.lawhelpcalifornia.org)), the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://www.courtinfo.ca.gov/selfhelp)), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. **AVISO!** Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación.

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California ([www.sucorts.ca.gov](http://www.sucorts.ca.gov)), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services ([www.lawhelpcalifornia.org](http://www.lawhelpcalifornia.org)), en el Centro de Ayuda de las Cortes de California ([www.sucorts.ca.gov](http://www.sucorts.ca.gov)) o poniéndose en contacto con la corte o el colegio de abogados locales. **AVISO:** Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 o más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desacer el caso.

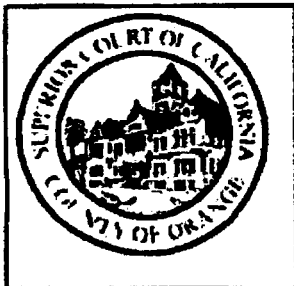
The name and address of the court is:  
(El nombre y dirección de la corte es): **Central Justice Center**  
**700 Civic Center Drive West**  
**Santa Ana, CA 92701**

CASE NUMBER:  
(Número del Caso): **30-2016-00893243-CL-NP-CJC**

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is:  
(El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es):  
**Todd M. Friedman, 21550 Oxnard St., Suite 780 Woodland Hills, CA 91367, 877-206-4741**

DATE:  
(Fecha) **12/18/2016 DAVID H. YAMASAKI, Clerk of the Court**Clerk, by Justin Mills Justin Mills, Deputy  
(Secretario) (Adjunto)

(For proof of service of this summons, use Proof of Service of Summons (form POS-010).)  
(Para prueba de entrega de esta citación use el formulario Proof of Service of Summons. (POS-010)).

**NOTICE TO THE PERSON SERVED: You are served**

- ☐ as an individual defendant.
- ☐ as the person sued under the fictitious name of (specify):

- ☒ on behalf of (specify): **Experian Information Solutions, Inc.**

under: ☒ CCP 416.10 (corporation) ☐ CCP 416.60 (minor)  
☐ CCP 416.20 (defunct corporation) ☐ CCP 416.70 (conservatee)  
☐ CCP 416.40 (association or partnership) ☐ CCP 416.90 (authorized person)  
☐ other (specify):

- ☒ by personal delivery on (date): **12-20-16**

Todd M. Friedman (216752)  
Adrian R. Bacon (280332)  
Law Offices of Todd M. Friedman, P.C.  
21550 Oxnard St., Ste 780  
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Attorneys for Plaintiffs

**ELECTRONICALLY FILED**  
Superior Court of California,  
County of Orange  
12/19/2016 at 02:03:37 PM  
Clerk of the Superior Court  
By Justin Mills, Deputy Clerk

**SUPERIOR COURT OF THE STATE OF CALIFORNIA  
FOR THE COUNTY OF ORANGE  
LIMITED JURISDICTION**

AKRAM CHAHIN and JACKELYN YOU,	)	CASE NO.: 30-2016-00993243-CL-NP-CJC
	)	
Plaintiffs,	)	COMPLAINT
	)	1. Violation of Fair Credit Reporting
-vs-	)	Act
	)	2. Violation of California Consumer
EXPERIAN INFORMATION SOLUTIONS,	)	Credit Reporting Agencies Act
INC.; DOES 1-10 inclusive,	)	(Amount Not to Exceed \$10,000)
	)	
Defendant.	)	<u>Jury Trial Demanded</u>

**I. INTRODUCTION**

1. This is an action for damages brought by an individual consumer for Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C. §1681 (hereinafter "FCRA"), and the California Consumer Credit Reporting Agencies Act, Cal. Civ. Code § 1785.25, *et seq.* (hereinafter "CA CCRA"), both of which regulate the collection, dissemination, and use of consumer information, including consumer credit information.

**II. PARTIES**

2. Plaintiffs, AKRAM CHAHIN and JACKELYN YOU ("Plaintiffs"), are natural person(s) residing in ORANGE County in the state of California, and is a "consumer" as defined by 15 U.S.C. §1681a and Cal. Civ. Code §1785.3(a).



- 1                   b. Emotional distress and mental anguish associated with having incorrect  
2                   derogatory personal information transmitted about Plaintiffs to other people  
3                   both known and unknown

4           13. At all times pertinent hereto, Defendant was acting by and through its agents,  
5           servants and/or employees who were acting within the course and scope of their agency or  
6           employment, and under the direct supervision and control of Defendant herein.

7           14. At all times pertinent hereto, the conduct of Defendant, as well as that of their  
8           agents, servants and/or employees, was malicious, intentional, willful, reckless, and in grossly  
9           negligent disregard for federal and state laws and the rights of Plaintiffs herein.

10          15. Defendant violated sections 1681n and 1681o of the FCRA by engaging in the  
11          following conduct that violates 15 U.S.C. §1681s-2(b):

- 12               a. Willfully and negligently continuing to furnish and disseminate inaccurate  
13               and derogatory credit, account and other information concerning the Plaintiffs  
14               to credit reporting agencies and other entities despite knowing that said  
15               information was inaccurate; and,  
16               b. Willfully and negligently failing to comply with the requirements imposed on  
17               furnishers of information pursuant to 15 U.S.C. §1681s-2.

18          16. Defendant's conduct was a direct and proximate cause, as well as a substantial  
19          factor, in causing the injuries, damages and harm to Plaintiffs that are outlined more fully above,  
20          and as a result, Defendant is liable to compensate Plaintiffs for the full amount of statutory,  
21          actual and punitive damages, along with attorneys' fees and costs, as well as such other relief  
22          permitted by law.

23          17. Further, Defendant failed to notify Plaintiffs of its intention to report negative  
24          information on their credit reports. Defendant then failed to correct the disputed information  
25          within thirty days of Plaintiffs' dispute of that information.

26          18. As a result of the above violations of the FCRA and CA CCRA, Plaintiffs suffered  
27          and continues to suffer injury to Plaintiffs' feelings, personal humiliation, embarrassment, mental  
28          anguish and emotional distress, and Defendant is liable to Plaintiffs for Plaintiffs' actual  
29          damages, statutory damages, and costs and attorney's fees.

**COUNT I: VIOLATION OF THE FAIR CREDIT REPORTING ACT**

19. Plaintiffs reincorporate by reference all of the preceding paragraphs.

1           20. To the extent that Defendant's actions, counted above, violated the FCRA, those  
2 actions were done knowingly and willfully.

3  
4                                   **PRAYER FOR RELIEF**

5           WHEREFORE, Plaintiffs respectfully pray that judgment be entered against the  
6 Defendant for the following:

- 7                   A. Actual damages;  
8                   B. Statutory damages for willful and negligent violations;  
9                   C. Costs and reasonable attorney's fees; and,  
10                  D. For such other and further relief as may be just and proper.

11  
12                                   **COUNT II: VIOLATION OF THE CALIFORNIA CONSUMER CREDIT REPORTING**  
13                                   **AGENCIES ACT**

14           21. Plaintiffs incorporate the foregoing paragraphs as though the same were set forth  
15 at length herein.

16           22. California Civil Code § 1785.25 (a) states that a "person shall not furnish  
17 information on a specific transaction or experience to any consumer credit reporting agency if  
18 the person knows or should know the information is incomplete or inaccurate."

19           23. California Civil Code § 1785.25 (b) states that a furnisher that determines a report  
20 to a credit reporting agency is not accurate or complete shall promptly notify the consumer  
21 reporting agency of that determination and provide corrections to the consumer reporting agency  
22 that is necessary to make the information complete and accurate.

23           24. California Civil Code § 1785.25 (c) provides that if the completeness or accuracy  
24 of any information on a specific transaction or experience provided to a consumer reporting  
25 agency is disputed by the consumer, the furnisher may not continue reporting the information  
26 unless it provides a notice to the consumer reporting agency that the information is disputed by  
27 the consumer.

28           25. Defendant negligently and willfully furnished information to the credit reporting  
agencies it knew or should have known was inaccurate.

          26. Based on these violations of Civil Code § 1785.25 (a), Plaintiffs are entitled to  
the remedies afforded by Civil Code § 1785.31, including actual damages, attorney's fees, pain

1 and suffering, injunctive relief, and punitive damages in an amount not less than \$100 nor more  
2 than \$5,000, for each violation as the Court deems proper.

3  
4 **PRAYER FOR RELIEF**

5 WHEREFORE, Plaintiffs respectfully request that judgment be entered against Defendant  
6 for the following:

- 7 (a) Actual damages;  
8 (b) Statutory damages;  
9 (c) Costs and reasonable attorney's fees;  
10 (d) For such other and further relief as the Court may deem just and proper.

11 **PLAINTIFFS HEREBY REQUESTS A TRIAL BY JURY**

12 Respectfully submitted this 19<sup>th</sup> day of December, 2016.

13 By: \_\_\_\_\_

14 Todd M. Friedman, Esq.  
15 Law Offices of Todd M. Friedman, P.C.  
16 Attorney for Plaintiffs

CM-010

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): Todd M. Friedman, Esq. SBN 216752 Law Offices of Todd M. Friedman 21550 Oxnard St., Suite 780 Woodland Hills, CA 91367 TELEPHONE NO: 877-206-4741 FAX NO: 866-633-0228 ATTORNEY FOR (Name): Plaintiff, AKRAM CHAHIN and JACKELYN YOU		<b>FOR COURT USE ONLY</b>  <b>ELECTRONICALLY FILED</b> Superior Court of California, County of Orange  <b>12/19/2016 at 02:03:37 PM</b> Clerk of the Superior Court By Justin Mills, Deputy Clerk
SUPERIOR COURT OF CALIFORNIA, COUNTY OF Orange STREET ADDRESS: 700 Civic Center Drive West MAILING ADDRESS: 700 Civic Center Drive West CITY AND ZIP CODE: Santa Ana, 92701 BRANCH NAME: Central Justice Center		
CASE NAME: <b>AKRAM CHAHIN et al. v. EXPERIAN INFORMATION SOLUTION</b>		
<b>CIVIL CASE COVER SHEET</b> <input type="checkbox"/> Unlimited (Amount demanded exceeds \$25,000)	<input checked="" type="checkbox"/> Limited (Amount demanded is \$25,000 or less)	CASE NUMBER: 30-2016-00893243-CL-NP-CJC
Complex Case Designation <input type="checkbox"/> Counter <input type="checkbox"/> Joinder Filed with first appearance by defendant (Cal. Rules of Court, rule 3.402)		JUDGE:  DEPT:

Items 1-6 below must be completed (see instructions on page 2).

1. Check one box below for the case type that best describes this case:

<b>Auto Tort</b> <input type="checkbox"/> Auto (22) <input type="checkbox"/> Uninsured motorist (46) <b>Other PUPDWD (Personal Injury/Property Damage/Wrongful Death) Tort</b> <input type="checkbox"/> Asbestos (04) <input type="checkbox"/> Product liability (24) <input type="checkbox"/> Medical malpractice (45) <input type="checkbox"/> Other PUPDWD (23) <b>Non-PUPDWD (Other) Tort</b> <input type="checkbox"/> Business tort/unfair business practice (07) <input type="checkbox"/> Civil rights (06) <input type="checkbox"/> Defamation (13) <input type="checkbox"/> Fraud (16) <input type="checkbox"/> Intellectual property (19) <input type="checkbox"/> Professional negligence (25) <input checked="" type="checkbox"/> Other non-PUPDWD tort (35) <b>Employment</b> <input type="checkbox"/> Wrongful termination (36) <input type="checkbox"/> Other employment (15)	<b>Contract</b> <input type="checkbox"/> Breach of contract/warranty (08) <input type="checkbox"/> Rule 3.740 collections (09) <input type="checkbox"/> Other collections (08) <input type="checkbox"/> Insurance coverage (18) <input type="checkbox"/> Other contract (37) <b>Real Property</b> <input type="checkbox"/> Eminent domain/inverse condemnation (14) <input type="checkbox"/> Wrongful eviction (33) <input type="checkbox"/> Other real property (26) <b>Unlawful Detainer</b> <input type="checkbox"/> Commercial (31) <input type="checkbox"/> Residential (32) <input type="checkbox"/> Drugs (38) <b>Judicial Review</b> <input type="checkbox"/> Asset forfeiture (05) <input type="checkbox"/> Petition re: arbitration award (11) <input type="checkbox"/> Writ of mandate (02) <input type="checkbox"/> Other judicial review (39)	<b>Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.400-3.403)</b> <input type="checkbox"/> Antitrust/Trade regulation (03) <input type="checkbox"/> Construction defect (10) <input type="checkbox"/> Mass tort (40) <input type="checkbox"/> Securities litigation (28) <input type="checkbox"/> Environmental/Toxic tort (30) <input type="checkbox"/> Insurance coverage claims arising from the above listed provisionally complex case types (41) <b>Enforcement of Judgment</b> <input type="checkbox"/> Enforcement of judgment (20) <b>Miscellaneous Civil Complaint</b> <input type="checkbox"/> RICO (27) <input type="checkbox"/> Other complaint (not specified above) (42) <b>Miscellaneous Civil Petition</b> <input type="checkbox"/> Partnership and corporate governance (21) <input type="checkbox"/> Other petition (not specified above) (43)
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2. This case ☐ is ☒ is not complex under rule 3.400 of the California Rules of Court. If the case is complex, mark the factors requiring exceptional judicial management:
- |  |  |
|--|--|
| a. <input type="checkbox"/> Large number of separately represented parties   | d. <input type="checkbox"/> Large number of witnesses  |
| b. <input type="checkbox"/> Extensive motion practice raising difficult or novel issues that will be time-consuming to resolve | e. <input type="checkbox"/> Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court |
| c. <input type="checkbox"/> Substantial amount of documentary evidence   | f. <input type="checkbox"/> Substantial postjudgment judicial supervision  |
3. Remedies sought (check all that apply): a. ☒ monetary b. ☒ nonmonetary; declaratory or injunctive relief c. ☒ punitive
4. Number of causes of action (specify): 2
5. This case ☐ is ☒ is not a class action suit.
6. If there are any known related cases, file and serve a notice of related case. (You may use form CM-015.)

Date: December 19, 2016

Todd M. Friedman

(TYPE OR PRINT NAME)

(SIGNATURE OF PARTY OR ATTORNEY FOR PARTY)

**NOTICE**

- Plaintiff must file this cover sheet with the first paper filed in the action or proceeding (except small claims cases or cases filed under the Probate Code, Family Code, or Welfare and Institutions Code). (Cal. Rules of Court, rule 3.220.) Failure to file may result in sanctions.
- File this cover sheet in addition to any cover sheet required by local court rule.
- If this case is complex under rule 3.400 et seq. of the California Rules of Court, you must serve a copy of this cover sheet on all other parties to the action or proceeding.
- Unless this is a collections case under rule 3.740 or a complex case, this cover sheet will be used for statistical purposes only.



CM-010

**INSTRUCTIONS ON HOW TO COMPLETE THE COVER SHEET**

**To Plaintiffs and Others Filing First Papers.** If you are filing a first paper (for example, a complaint) in a civil case, you must complete and file, along with your first paper, the *Civil Case Cover Sheet* contained on page 1. This information will be used to compile statistics about the types and numbers of cases filed. You must complete items 1 through 6 on the sheet. In item 1, you must check one box for the case type that best describes the case. If the case fits both a general and a more specific type of case listed in item 1, check the more specific one. If the case has multiple causes of action, check the box that best indicates the primary cause of action. To assist you in completing the sheet, examples of the cases that belong under each case type in item 1 are provided below. A cover sheet must be filed only with your initial paper. Failure to file a cover sheet with the first paper filed in a civil case may subject a party, its counsel, or both to sanctions under rules 2.30 and 3.220 of the California Rules of Court.

**To Parties in Rule 3.740 Collections Cases.** A "collections case" under rule 3.740 is defined as an action for recovery of money owed in a sum stated to be certain that is not more than \$25,000, exclusive of interest and attorney's fees, arising from a transaction in which property, services, or money was acquired on credit. A collections case does not include an action seeking the following: (1) tort damages, (2) punitive damages, (3) recovery of real property, (4) recovery of personal property, or (5) a prejudgment writ of attachment. The identification of a case as a rule 3.740 collections case on this form means that it will be exempt from the general time-for-service requirements and case management rules, unless a defendant files a responsive pleading. A rule 3.740 collections case will be subject to the requirements for service and obtaining a judgment in rule 3.740.

**To Parties in Complex Cases.** In complex cases only, parties must also use the *Civil Case Cover Sheet* to designate whether the case is complex. If a plaintiff believes the case is complex under rule 3.400 of the California Rules of Court, this must be indicated by completing the appropriate boxes in items 1 and 2. If a plaintiff designates a case as complex, the cover sheet must be served with the complaint on all parties to the action. A defendant may file and serve no later than the time of its first appearance a joinder in the plaintiff's designation, a counter-designation that the case is not complex, or, if the plaintiff has made no designation, a designation that the case is complex.

**CASE TYPES AND EXAMPLES****Auto Tort**

Auto (22)—Personal Injury/Property Damage/Wrongful Death  
Uninsured Motorist (48) *(if the case involves an uninsured motorist claim subject to arbitration, check this item instead of Auto)*

**Other PI/PD/WD (Personal Injury/Property Damage/Wrongful Death) Tort**

Asbestos (04)  
Asbestos Property Damage  
Asbestos Personal Injury/Wrongful Death  
Product Liability (not asbestos or toxic/environmental) (24)  
Medical Malpractice (45)  
Medical Malpractice—Physicians & Surgeons  
Other Professional Health Care Malpractice  
Other PI/PD/WD (23)  
Premises Liability (e.g., slip and fall)  
Intentional Bodily Injury/PD/WD (e.g., assault, vandalism)  
Intentional Infliction of Emotional Distress  
Negligent Infliction of Emotional Distress  
Other PIPD/WD

**Non-PI/PD/WD (Other) Tort**

Business Tort/Unfair Business Practice (07)  
Civil Rights (e.g., discrimination, false arrest) (not civil harassment) (08)  
Defamation (e.g., slander, libel) (13)  
Fraud (16)  
Intellectual Property (19)  
Professional Negligence (25)  
Legal Malpractice  
Other Professional Malpractice (not medical or legal)  
Other Non-PI/PD/WD Tort (35)  
Employment  
Wrongful Termination (36)  
Other Employment (15)

**Contract**

Breach of Contract/Warranty (06)  
Breach of Rental/Lease  
Contract (not unlawful detainer or wrongful eviction)  
Contract/Warranty Breach—Seller Plaintiff (not fraud or negligence)  
Negligent Breach of Contract/Warranty  
Other Breach of Contract/Warranty  
Collections (e.g., money owed, open book accounts) (09)  
Collection Case—Seller Plaintiff  
Other Promissory Note/Collections Case  
Insurance Coverage (not provisionally complex) (18)  
Auto Subrogation  
Other Coverage  
Other Contract (37)  
Contractual Fraud  
Other Contract Disputes

**Real Property**

Eminent Domain/Inverse Condemnation (14)  
Wrongful Eviction (33)  
Other Real Property (e.g., quiet title) (26)  
Writ of Possession of Real Property  
Mortgage Foreclosure  
Quiet Title  
Other Real Property (not eminent domain, landlord/tenant, or foreclosure)

**Unlawful Detainer**

Commercial (31)  
Residential (32)  
Drugs (38) *(if the case involves illegal drugs, check this item; otherwise, report as Commercial or Residential)*

**Judicial Review**

Asset Forfeiture (05)  
Petition Re: Arbitration Award (11)  
Writ of Mandate (02)  
Writ—Administrative Mandamus  
Writ—Mandamus on Limited Court Case Matter  
Writ—Other Limited Court Case Review  
Other Judicial Review (39)  
Review of Health Officer Order  
Notice of Appeal—Labor Commissioner Appeals

**Provisionally Complex Civil Litigation (Cal. Rules of Court Rules 3.400–3.403)**

Antitrust/Trade Regulation (03)  
Construction Defect (10)  
Claims Involving Mass Tort (40)  
Securities Litigation (28)  
Environmental/Toxic Tort (30)  
Insurance Coverage Claims (arising from provisionally complex case type listed above) (41)  
Enforcement of Judgment  
Enforcement of Judgment (20)  
Abstract of Judgment (Out of County)  
Confession of Judgment (non-domestic relations)  
Sister State Judgment  
Administrative Agency Award (not unpaid taxes)  
Petition/Certification of Entry of Judgment on Unpaid Taxes  
Other Enforcement of Judgment Case

**Miscellaneous Civil Complaint RICO (27)**

Other Complaint (not specified above) (42)  
Declaratory Relief Only  
Injunctive Relief Only (non-harassment)  
Mechanics Lien  
Other Commercial Complaint Case (non-tort/non-complex)  
Other Civil Complaint (non-tort/non-complex)  
Miscellaneous Civil Petition  
Partnership and Corporate Governance (21)  
Other Petition (not specified above) (43)  
Civil Harassment  
Workplace Violence  
Elder/Dependent Adult Abuse  
Election Contest  
Petition for Name Change  
Petition for Relief From Late Claim  
Other Civil Petition